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CLIENT REF: Kight + Ebill

CLAIMS

I/we claim:

1 1. A method for presentment and payment of bills by a service provider via a
2 communications network, comprising:

3 transmitting, from the service provider to a payor via the communications network,
4 bill information representing a first bill of a first payee, but not a second bill of a second
5 payee, for the payor;

6 receiving, at the service provider via the communications network, a first payment
7 instruction to pay the first bill based on the transmitted bill information;

8 receiving, at the service provider via the communications network, a second
9 payment instruction to pay the second bill;

10 initiating, at the service provider, payment of the first bill to the first payee based on
11 the received first payment instruction; and

12 initiating, at the service provider, payment of the second bill to the second payee
13 based upon the second payment instruction.

1 2. The method of claim 1, further comprising:

2 determining a risk associated with the payment of one of the first and the second
3 bills of one of the first and the second payees; and

4 selecting a debit type based on the determined risk;

5 wherein the initiated payment of the one bill corresponds to the selected debit type.

1 3. The method recited in claim 2, wherein:

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the debit type is selected from a group including (i) ACH debiting of a deposit account associated with the payor, and (ii) preparation of a negotiable instrument drawn on the deposit account associated with the payor;

if the selected debit type is the ACH debiting, the payment is initiated by one of (i) directing ACH crediting of a deposit account associated with the one payee with funds from the deposit account associated with the payor, (ii) directing ACH crediting of the deposit account associated with the one payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one payee, drawn on the deposit account associated with the service provider, and (iv) directing another type crediting of the deposit account associated with the one payee with funds in the deposit account associated with the service provider; and

if the selected debit type is the negotiable instrument, the payment is initiated by directing preparation of the negotiable instrument, payable to the one payee, drawn on the deposit account associated with the payor.

4. The method recited in claim 3, wherein:

the selected debit type is the ACH debiting; and

the payment is initiated by one of (i) directing one of the ACH and the other type crediting of the deposit account associated with the one payee with funds from the deposit account associated with the service provider and (ii) preparation of the negotiable instrument, payable to the one payee, drawn on the deposit account associated with the service provider, and by directing an ACH crediting of the deposit account associated with the service provider of the ACH debited funds from the deposit account associated with the

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9 payor.

1 5. The method recited in claim 3, wherein the other type of crediting of the deposit account
2 associated with the one payee is RPS crediting.

1 6. The method recited in claim 1, wherein the received second payment instruction to pay
2 the second bill is based on bill information that is not transmitted from the service provider
3 via the communications network.

1 7. The method recited in claim 6, wherein the non-transmitted bill information is in the form
2 of a paper bill.

1 8. The method recited in claim 1, wherein the transmitted bill information further represents
2 a third bill of a third payee for the payor, and the received first payment instruction is an
3 instruction to pay the first and the third bills based on the transmitted bill information, and
4 further comprising:

5 initiating payment of the third bill to the third payee based on the received first
6 payment instruction.

1 9. The method recited in claim 1, further comprising:

2 receiving, at the service provider via the communications network, a third payment
3 instruction of the payor, not associated with a bill, to pay a third payee; and

4 initiating payment of the third payee based on the received third payment instruction.

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1 10. An integrated bill presentment and payment system, comprising:

2 a memory configured to store bill information representing a first bill of a first payee
3 for a payor and not a second bill of a second payee for the payor; and

4 a processor configured to direct transmission of the stored bill information to the
5 payor, to receive a first payment instruction from the payor to pay the first bill based on the
6 transmitted bill information and a second payment instruction to pay the second bill, and to
7 initiate payment of the first bill to the first payee based on the received first payment
8 instruction and payment of the second bill to the second payee based upon the received
9 second payment instruction.

1 11. The system of claim 10, wherein:

2 the processor is further configured to determine a risk associated with payment of
3 one of the first and the second bills of one of the first and the second payees, to select a
4 debit type based upon the determined risk, and to initiate the payment of the one bill based
5 on the selected debit type.

1 12. The system recited in claim 11, wherein the processor is further configured:

2 to select the debit type from a group of debit types including (i) ACH debiting of a
3 deposit account associated with the payor, and (ii) preparation of a negotiable instrument
4 drawn on the deposit account associated with the payor;

5 if the selected debit type is the ACH debiting, to initiate the payment by one of (i)
6 directing ACH crediting of a deposit account associated with the one payee with funds from

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the deposit account associated with the payor, (ii) directing ACH crediting of the deposit account associated with the one payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one payee, drawn on the deposit account associated with the service provider, and (iv) directing another type crediting of the deposit account associated with the one payee with funds from the deposit account associated with the service provider; and

if the selected debit type is the negotiable instrument, to initiate the payment by directing preparation of the negotiable instrument, payable to the one payee, drawn on the deposit account associated with the payor.

13. The system recited in claim 11, wherein:

the selected debit type is the ACH debiting, and the payment is initiated by one of (i) directing one of the ACH and the other type crediting of the deposit account associated with the one payee with funds from the deposit account associated with the service provider and (ii) preparation of the negotiable instrument, payable to the one payee, drawn on the deposit account associated with the service provider; and

the processor is further configured to initiate the payment by directing ACH crediting, to the deposit account of the service provider, of the ACH debited funds from the deposit account associated with the payor.

14. The system recited in claim 10, wherein:

the stored bill information represents a third bill of a third payee for the payor; and
the received first payment instruction is an instruction to pay the first and the third

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bills based on the transmitted bill information; and

the processor is further configured to initiate payment of the third bill to the third payee based on the received first payment instruction.

15. The system recited in claim 10, wherein the processor is further configured to receive a third payment instruction of the payor, not associated with a bill, to pay a third payee, and to initiate payment of the third payee based on the received third payment instruction.

16. An integrated billing and payment network, comprising:

a communications network;

a service provider station configured to transmit bill information representing a first bill of a first payee for a payor, but not a second bill of a second payee for the payor, via the communications network;

a first payor station configured to receive the transmitted bill information via the communications network, to present the represented first bill to the payor based on the received bill information and to transmit a first payment instruction to pay the first bill based on the presented first bill and a second payment instruction to pay the second bill, via the communications network;

wherein the service provider station is further configured to receive the first payment instruction and the second payment instruction via the communications network, and to initiate payment of the first bill to the first payee based on the received first payment instruction and the second bill to the second payee based upon the second payment instruction.

17. The network recited in claim 16, further comprising:

at least one of a first payment processing network and a second processing network;

wherein the service provider station is further configured:

to select a debit type from a group of debit types including (i) electronic debiting of a deposit account associated with the payor, and (ii) preparation of a negotiable instrument drawn on the deposit account associated with the payor,

if the selected debit type is the electronic debiting, to initiate the payment by one of (i) transmitting a directive, via the first payment processing network, to credit a deposit account associated with one of the first and the second payees with funds from the deposit account associated with the payor, (ii) transmitting a directive, via the first payment processing network, to credit the deposit account associated with the one payee with funds from a deposit account associated with the service provider, (iii) directing preparation of a negotiable instrument, payable to the one payee, drawn on the deposit account associated with the service provider, and (iv) transmitting a directive, via the second payment processing network, to credit the deposit account associated with the one payee with funds in the deposit account associated with the service provider; and

if the selected debit type is the negotiable instrument, to initiate the payment by directing preparation of the negotiable instrument, payable to the one payee, drawn on the deposit account associated with the payor.

18. The network recited in claim 17, wherein:

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2 if the selected debit type is the electronic debiting, and the payment is initiated by
3 one of (i) transmitting the directive, via one of the first and the second payment processing
4 networks, to credit the deposit account associated with the one payee with the funds from
5 the deposit account associated with the service provider and (ii) directing the preparation of
6 the negotiable instrument, payable to the one payee, drawn on the deposit account
7 associated with the service provider; and

8 the service provider station is further configured to initiate the payment by
9 transmitting a directive, via the first payment processing network, to credit the deposit
10 account of the service provider with debited funds from the deposit account associated with
11 the payor.

1 19. The network recited in claim 17, wherein:

2 the first payment processing network is an ACH network;

3 the second payment processing network is an RPS network; and

4 the electronic debiting is ACH debiting.

1 20. The network recited in claim 16, wherein:

2 the first payor station is further configured to transmit, via the communications
3 network, a third payment instruction, not associated with a bill, to pay a third payee;

4 the service provider station is further configured to receive the third payment
5 instruction via the communications network, and to initiate payment of the third payee
6 based on the received third payment instruction.